



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [NORTHERN TRUST CORPORATION](#)

City/State [CHICAGO, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [172,291,118](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NORTHERN TRUST CORPORATION
50 SOUTH LA SALLE STREET
CHICAGO, IL 60603

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	153,252,713			130,955,825			136,098,123			117,493,571			123,335,366																	
Net income (\$000)	743,241			673,905			1,209,310			1,492,216			1,556,367																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	0.90	2.65	4	1.22	2.84	6	1.09	2.77	6	1.46	3.01	8	1.35	3.08	7															
+ Non-interest income	3.28	1.11	94	3.54	1.14	92	3.42	1.21	92	3.74	1.32	91	3.52	1.31	93															
- Overhead expense	2.95	2.24	87	3.24	2.63	79	3.22	2.57	79	3.52	2.69	83	3.26	2.71	80															
- Provision for credit losses	-0.07	-0.15	56	0.16	0.85	9	0.07	0.51	5	-0.01	0.15	4	-0.01	0.14	6															
+ Securities gains (losses)	0	0.01	26	0	0.03	36	0	0.02	5	0	0.01	21	0	0	33															
+ Other tax equivalent adjustments	0	0	48	0	0	81	0	0	48	0	0	42	0	0	89															
= Pretax net operating income (tax equivalent)	1.30	1.79	16	1.34	0.64	83	1.22	1.04	62	1.68	1.56	59	1.62	1.57	52															
Net operating income	0.97	1.36	15	1.03	0.48	81	0.89	0.81	55	1.27	1.19	54	1.26	1.24	49															
Net income	0.97	1.35	15	1.03	0.50	80	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49															
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	1	3.14	3	1.59	3.78	3	1.34	3.55	4	2.35	4.41	2	2.06	4.24	1															
Interest expense	0.02	0.27	1	0.26	0.66	10	0.16	0.52	6	0.76	1.08	29	0.61	0.86	29															
Net interest income (tax equivalent)	0.98	2.85	4	1.33	3.10	6	1.18	3.01	6	1.59	3.33	8	1.45	3.38	6															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	-0.02	0.13	7	-0.01	0.28	2	0.01	0.27	6	0	0.21	4	0	0.22	10															
Earnings coverage of net loan and lease losses (X)	-225.61	4.52	7	-507.55	21.56	2	547.21	22.91	96	-2,622.41	24.40	1	1,798.22	21.75	98															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.40	1.39	3	0.62	1.51	9	0.56	1.58	6	0.33	0.83	9	0.35	0.90	7															
Allowance for loan and lease losses / Total loans and leases	0.40	1.37	3	0.62	1.48	9	0.56	1.55	6	0.33	0.81	9	0.35	0.89	8															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.29	0.63	18	0.29	0.66	15	0.39	0.71	23	0.28	0.57	17	0.36	0.61	26															
30–89 days past due loans and leases / Total loans and leases	0.49	0.27	84	0.14	0.36	22	0.29	0.39	45	0.28	0.43	37	0.47	0.44	62															
Liquidity and Funding																														
Net noncore funding dependence	32.47	-1.82	96	25.19	6.94	89	19.62	3.20	87	32.60	14.45	88	36.59	16.62	89															
Net short-term noncore funding dependence	-86.24	-8.21	3	-92.04	-2.29	3	-125.56	-4.76	2	-75.05	3.38	2	-75.49	4.66	5															
Net loans and leases / Total assets	21.62	59.81	3	22.15	63.21	6	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7															
Capitalization																														
Tier 1 leverage ratio	7.12	9.11	5	7.65	9.03	12	7.60	9.13	9	8.66	9.76	18	7.97	9.71	8															
Holding company equity capital / Total assets	6.86	10.88	3	7.52	11.06	7	6.88	11.16	4	8.11	12.43	6	7.95	12.22	2															
Total equity capital (including minority interest) / Total assets	6.86	11.01	1	7.52	11.18	5	6.88	11.29	3	8.11	12.57	4	7.95	12.27	2															
Common equity tier 1 capital / Total risk-weighted assets	12.03	12.69	47	13.38	12.01	81	12.83	12.38	62	12.70	12.17	69	12.87	12.12	71															
Net loans and leases / Equity capital (X)	3.15	5.51	7	2.95	5.78	7	2.87	5.58	7	2.82	5.21	9	3.08	5.29	10															
Cash dividends / Net income	42.70	25.30	88	47.60	60.26	42	52.66	42.30	66	41.03	33.12	65	31.20	27.31	55															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36																
Growth Rates																														
Assets	13.77	9.29	68	19.66	17.07	63	24.25	16.68	73	3.49	9.26	33	-4.60	7	3															
Equity capital	3.87	9.31	29	5.34	6.16	51	5.39	6.99	46	5.54	10.49	34	2.86	7.89	37															
Net loans and leases	11.06	0.79	83	8.67	13.26	41	7.23	9.07	50	-3.31	9.10	3	-0.26	7.89	10															
Noncore funding	14.43	-23.76	89	13.85	-2.41	78	24.29	-12.18	88	-4.01	6.59	33	0.84	10.67	31															
Parent Company Ratios																														
Short-term debt / Equity capital	4.22	0.48	90	4.39	0.98	85	4.27	0.77	87	4.51	1.02	84	0	1.14	37															
Long-term debt / Equity capital	30.38	11.05	87	35.93	13.39	82	30.72	13.56	82	27.90	13.04	77	29.59	13.37	79															
Equity investment in subsidiaries / Equity capital	95.57	103.07	12	96.38	103.11	13	94.32	102.81	10	86.23	103.22	3	93.23	103.10	10															
Cash from ops + noncash items + op expense / Op expense + dividends	72.60	130.64	25	281.41	154.33	84	223.11	147.24	83	281.11	190.27	80	228.59	174.91	76															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	344,740	439,110	774,601	1,153,202	1,099,149	-21.49	-14.01
Income from lease financing receivables.....	-319	54	-5	80	1,932		
Fully taxable income on loans and leases.....	340,266	430,033	760,185	1,123,831	1,070,729	-20.87	-14.88
Tax-exempt income on loans and leases.....	4,155	9,131	14,411	29,451	30,352	-54.50	-15.58
Estimated tax benefit on income on loans and leases.....	12,700	14,540	31,273	31,421	36,380	-12.66	71.32
Income on loans and leases (tax equivalent).....	357,121	453,704	805,869	1,184,703	1,137,461	-21.29	-13.34
Investment interest income (tax equivalent).....	337,585	444,070	803,955	1,059,393	901,566	-23.98	69.16
Interest on balances due from depository institutions.....	6,887	44,768	52,946	256,898	279,873	-84.62	-92.05
Interest income on other earning assets.....	6,340	8,717	15,028	31,688	43,728	-27.27	-45.24
Total interest income (tax equivalent).....	707,933	951,259	1,677,798	2,532,682	2,362,628	-25.58	-0.27
Interest on time deposits of \$250K or more	2,302	7,915	14,163	13,157	7,031	-70.92	
Interest on time deposits < \$250K.....	321	1,611	2,351	3,002	769	-80.07	
Interest on foreign office deposits	-37,536	13,154	-15,605	312,024	294,798		
Interest on other deposits	6,716	37,527	47,492	160,755	82,000	-82.10	21.01
Interest on other borrowings and trading liabilities.....	34,820	79,636	125,260	294,816	270,800	-56.28	-0.07
Interest on subordinated debt and mandatory convertible securities	10,639	15,405	26,604	38,268	43,275	-30.94	-3.31
Total interest expense.....	17,262	155,248	200,265	822,022	698,673	-88.88	-80.66
Net interest income (tax equivalent).....	690,671	796,011	1,477,533	1,710,660	1,663,955	-13.23	11.29
Non-interest income.....	2,511,246	2,317,045	4,659,124	4,396,911	4,339,041	8.38	32.00
Adjusted operating income (tax equivalent)	3,201,917	3,113,056	6,136,657	6,107,571	6,002,996	2.85	26.91
Overhead expense.....	2,261,545	2,123,244	4,381,044	4,138,099	4,022,861	6.51	28.99
Provision for credit losses.....	-57,000	106,908	92,767	-8,771	-17,544		
Securities gains (losses)	0	104	-401	-1,358	-1,046	-100.00	
Other tax equivalent adjustments	0	1	0	0	2,413	-100.00	-100.00
Pretax net operating income (tax equivalent).....	997,373	880,094	1,661,978	1,976,885	1,999,046	13.33	30.04
Applicable income taxes	239,186	190,380	418,322	451,892	401,461	25.64	-4.86
Tax equivalent adjustments	14,946	15,809	34,346	32,777	41,218	-5.46	14.05
Applicable income taxes (tax equivalent).....	254,132	206,189	452,668	484,669	442,679	23.25	-3.92
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	743,241	673,905	1,209,310	1,492,216	1,556,367	10.29	47.91
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	743,241	673,905	1,209,310	1,492,216	1,556,367	10.29	47.91
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	743,241	673,905	1,209,310	1,492,216	1,556,367	10.29	47.91
Investment securities income (tax equivalent).....	337,585	444,070	803,955	1,059,393	901,566	-23.98	69.16
US Treasury and agency securities (excluding mortgage-backed securities)	30,167	65,048	106,349	189,235	171,478	-53.62	-31.44
Mortgage-backed securities	154,509	223,351	393,400	515,907	402,692	-30.82	114.44
All other securities	152,909	155,671	304,206	354,251	327,396	-1.77	83.10
Cash dividends declared.....	317,368	320,772	636,807	612,265	485,519	-1.06	77.31
Common	296,468	296,948	592,083	565,865	439,119	-0.16	77.22
Preferred.....	20,900	23,824	44,724	46,400	46,400	-12.27	78.63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.92	2.92	2	1.45	3.46	3	1.23	3.27	4	2.16	4	3	1.92	3.87	2
Less: Interest expense	0.02	0.25	1	0.24	0.61	9	0.15	0.48	6	0.70	0.98	31	0.57	0.79	30
Equals: Net interest income (tax equivalent)	0.90	2.65	4	1.22	2.84	6	1.09	2.77	6	1.46	3.01	8	1.35	3.08	7
Plus: Non-interest income	3.28	1.11	94	3.54	1.14	92	3.42	1.21	92	3.74	1.32	91	3.52	1.31	93
Equals: adjusted operating income (tax equivalent)	4.18	3.82	73	4.75	4.05	83	4.51	4.04	76	5.20	4.41	82	4.87	4.46	73
Less: Overhead expense	2.95	2.24	87	3.24	2.63	79	3.22	2.57	79	3.52	2.69	83	3.26	2.71	80
Less: Provision for credit losses	-0.07	-0.15	56	0.16	0.85	9	0.07	0.51	5	-0.01	0.15	4	-0.01	0.14	6
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	2	0	0	5
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	38	0	0.02	5	0	0.01	22	0	0	33
Plus: other tax equivalent adjustments	0	0	48	0	0	81	0	0	48	0	0	42	0	0	89
Equals: Pretax net operating income (tax equivalent)	1.30	1.79	16	1.34	0.64	83	1.22	1.04	62	1.68	1.56	59	1.62	1.57	52
Less: Applicable income taxes (tax equivalent)	0.33	0.41	26	0.31	0.16	82	0.33	0.23	79	0.41	0.36	65	0.36	0.33	56
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.97	1.36	15	1.03	0.48	81	0.89	0.81	55	1.27	1.19	54	1.26	1.24	49
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.97	1.35	15	1.03	0.50	80	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49
Memo: Net income (last four quarters)	0.87	1.25	17	1.15	0.81	75	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49
Net income—BHC and noncontrolling (minority) interest	0.97	1.37	14	1.03	0.50	80	0.89	0.83	55	1.27	1.20	54	1.26	1.25	49
Margin Analysis															
Average earning assets / Average assets	92.41	93.15	39	91.09	91.74	41	91.67	92.32	41	91.76	91.05	60	93.18	91.48	71
Average interest-bearing funds / Average assets	70.89	62.32	82	80.05	65.48	89	77.26	64.06	87	77.69	65.57	86	76.22	65.56	84
Interest income (tax equivalent) / Average earning assets	1	3.14	3	1.59	3.78	3	1.34	3.55	4	2.35	4.41	2	2.06	4.24	1
Interest expense / Average earning assets	0.02	0.27	1	0.26	0.66	10	0.16	0.52	6	0.76	1.08	29	0.61	0.86	29
Net interest income (tax equivalent) / Average earning assets	0.98	2.85	4	1.33	3.10	6	1.18	3.01	6	1.59	3.33	8	1.45	3.38	6
Yield or Cost															
Total loans and leases (tax equivalent)	2.03	4.05	1	2.68	4.44	2	2.41	4.27	2	3.82	5.09	4	3.55	4.95	4
Interest-bearing bank balances	0.02	0.11	6	0.19	0.50	8	0.11	0.27	3	0.75	2.04	7	0.70	1.64	4
Federal funds sold and reverse repos	0.30	0.26	68	0.52	0.94	35	0.32	0.68	39	2.11	2.44	40	2.22	2.17	61
Trading assets	0	0.42	54	0	0.67	48	0	0.60	48	0	0.99	43	0.01	1.11	39
Total earning assets	0.98	3.11	3	1.57	3.74	4	1.32	3.51	4	2.32	4.36	3	2.02	4.20	1
Investment securities (tax equivalent)	1.16	1.80	7	1.76	2.51	5	1.50	2.25	5	2.14	2.76	3	1.81	2.68	0
US Treasury and agency securities (excluding mortgage-backed securities)	1.15	1.28	43	1.71	2.01	41	1.46	1.75	35	2.24	2.32	52	1.96	2.05	46
Mortgage-backed securities	1.35	1.56	28	2.12	2.33	23	1.83	2.05	25	2.54	2.61	41	2.15	2.50	11
All other securities	1.02	2.91	7	1.34	3.48	4	1.17	3.24	2	1.71	4.06	3	1.45	4.20	0
Interest-bearing deposits	-0.06	0.24	2	0.15	0.70	2	0.06	0.53	1	0.68	1.10	20	0.52	0.81	22
Time deposits of \$250K or more	0.68	0.76	44	1.82	1.67	64	1.56	1.42	59	2.25	1.96	71	1.24	1.44	31
Time deposits < \$250K	0.28	0.72	6	1.21	1.58	19	0.92	1.36	15	1.07	1.82	11	0.24	1.29	4
Other domestic deposits	0.05	0.17	12	0.31	0.50	23	0.19	0.36	17	0.92	0.93	52	0.52	0.67	39
Foreign deposits	-0.11	0.12	11	0.04	0.59	14	-0.03	0.42	7	0.57	1.19	13	0.50	0.97	31
Federal funds purchased and repos	0.07	0.19	27	0.49	0.85	30	0.35	0.62	33	2.27	1.86	71	1.90	1.51	66
Other borrowed funds and trading liabilities	0.80	1.31	31	1.33	1.62	31	1.08	1.50	31	2.18	2.38	38	2.05	2.28	38
All interest-bearing funds	0.03	0.40	1	0.30	0.92	2	0.19	0.74	1	0.90	1.49	17	0.74	1.19	18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	2,511,246		2,317,045		4,659,124		4,396,911		4,339,041						
Fiduciary activities income	2,139,101		1,965,057		3,995,013		3,852,064		3,753,653						
Service charges on deposit accounts - domestic	25,733		25,328		51,325		51,717		60,387						
Trading revenue.....	155,144		176,358		312,742		263,860		405,528						
Investment banking fees and commissions.....	62,019		58,715		110,820		90,654		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	0		0		0		0		0						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	108		762		-1,281		-18,744		3,856						
Other non-interest income.....	129,141		90,825		190,505		157,360		115,617						
Total overhead expenses	2,261,545		2,123,244		4,381,044		4,138,099		4,022,861						
Personnel expense.....	1,203,776		1,122,522		2,283,253		2,157,137		2,108,737						
Net occupancy expense.....	163,756		170,175		353,962		330,808		307,770						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	8,250		8,274		16,943		16,603		17,376						
Other operating expenses.....	885,763		822,273		1,726,886		1,633,551		1,588,978						
Fee income on mutual funds and annuities.....	153,827		243,989		483,411		408,559		405,916						
Memoranda															
Assets under management in proprietary mutual funds and annuities	245,657,397		244,270,765		227,727,658		189,305,938		169,806,440						
Number of equivalent employees	20,634		20,200		20,869		19,808		18,751						
Average personnel expense per employee.....	58.34		55.57		109.41		108.90		112.46						
Average assets per employee.....	7,427.19		6,482.96		6,521.55		5,931.62		6,577.54						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	6.13	2.15	87	10.53	2.20	95	10.38	2.02	96	9.29	2.72	91	9.35	3.08	89
Overhead expenses / Net Interest Income + non-interest income	70.96	59.03	89	68.55	63.28	73	71.79	62.28	83	68.12	61.29	77	67.45	60.88	77
Percent of Average Assets															
Total overhead expense	2.95	2.24	87	3.24	2.63	79	3.22	2.57	79	3.52	2.69	83	3.26	2.71	80
Personnel expense.....	1.57	1.25	81	1.71	1.31	86	1.68	1.30	85	1.84	1.41	85	1.71	1.44	78
Net occupancy expense.....	0.21	0.24	33	0.26	0.26	51	0.26	0.26	52	0.28	0.28	53	0.25	0.28	34
Other operating expenses.....	1.17	0.73	89	1.27	0.99	78	1.28	0.94	81	1.40	0.97	82	1.30	0.97	83
Overhead less non-interest income	-0.33	1.10	5	-0.30	1.36	7	-0.20	1.25	7	-0.22	1.32	3	-0.26	1.38	4
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	70.63	58.45	90	68.20	62.83	72	71.39	61.82	83	67.75	60.64	77	67.01	60.37	78
Personnel expense.....	37.60	33.10	71	36.06	32.43	72	37.21	32.36	78	35.32	32.39	67	35.13	32.51	67
Net occupancy expense.....	5.11	6.33	31	5.47	6.65	28	5.77	6.58	34	5.42	6.52	27	5.13	6.48	22
Other operating expenses.....	27.92	18.60	91	26.68	23.06	79	28.42	22.28	82	27.02	21.20	84	26.76	20.90	85
Total non-interest income	78.43	28.18	96	74.43	27.40	93	75.92	28.83	93	71.99	29.23	91	72.28	28.50	93
Fiduciary activities income	66.81	2.24	99	63.12	2.10	99	65.10	2.09	99	63.07	1.97	99	62.53	2.14	99
Service charges on domestic deposit accounts	0.80	3.19	12	0.81	3.35	14	0.84	3.27	13	0.85	3.88	15	1.01	4.15	15
Trading revenue.....	4.85	0.72	92	5.67	1.60	85	5.10	1.28	86	4.32	1.18	88	6.76	0.85	92
Investment banking fees and commissions.....	1.94	2.52	57	1.89	2.64	55	1.81	2.46	55	1.48	3.54	48	0	3.42	5
Insurance activities revenue.....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	3.83	5	0.02	2.89	16	-0.02	3.92	9	-0.31	1.86	5	0.06	1.61	16
Other non-interest income.....	4.03	9.26	16	2.92	9.31	6	3.10	9.65	4	2.58	10.04	5	1.93	9.86	3
Overhead less non-interest income	-7.80	29.94	4	-6.23	34.19	7	-4.53	31.93	7	-4.24	31.06	4	-5.27	31.46	4
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.98	21.54	77	21.63	18.39	70	25.17	18.63	90	22.86	20.56	69	20.08	19.04	55
Applicable income tax + TE / Pretax net operating income + TE	25.48	23.10	77	23.43	22.75	59	27.24	21.18	93	24.52	23.23	67	22.14	21.56	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	11,103,266	10,308,365	10,609,109	10,115,184	10,464,680	7.71	-15.57	
Commercial and industrial loans	4,246,124	5,077,302	4,161,725	4,081,883	4,487,636	-16.37	-30.82	
Loans to individuals	349,324	274,578	329,059	310,409	317,110	27.22	4.35	
Loans to depository institutions and acceptances of other banks	4	0	27	1,266	5,019		-99.90	
Agricultural loans	0	0	0	0	0			
Other loans and leases	21,707,916	18,097,064	18,659,756	16,900,842	17,215,595	19.95	45.40	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	37,406,634	33,757,309	33,759,676	31,409,584	32,490,040	10.81	8.25	
Less: Allowance for loan and lease losses	148,916	210,178	190,680	104,525	112,581	-29.15	-22.44	
Net loans and leases	37,257,718	33,547,131	33,568,996	31,305,059	32,377,459	11.06	8.42	
Debt securities that reprice or mature in over 1 year	42,541,987	28,550,059	31,558,689	27,692,696	21,136,652	49.01	142.05	
Mutual funds and equity securities	113	0	0	0	0			
Subtotal	79,799,818	62,097,190	65,127,685	58,997,755	53,514,111	28.51	53.64	
Interest-bearing bank balances	62,102,952	48,288,616	62,894,626	41,101,818	36,965,248	28.61	80.41	
Federal funds sold and reverse repos	947,903	1,505,462	1,596,509	712,785	1,165,215	-37.04	-49.11	
Debt securities that reprice or mature within 1 year	15,071,090	25,484,471	27,447,192	23,205,207	30,061,032	-40.86	-32.43	
Trading assets	1,773,768	970,390	1,027,105	946,480	868,747	82.79	-21.63	
Total earning assets	159,695,531	138,346,129	158,093,117	124,964,045	122,574,353	15.43	41.58	
Non-interest-bearing cash and due from depository institutions	1,682,736	2,417,103	2,177,558	2,383,388	1,985,804	-30.38	-16.10	
Premises, fixed assets, and leases	1,053,502	1,062,723	1,075,370	974,949	428,243	-0.87	142.77	
Other real estate owned	160	942	660	3,138	8,436	-83.01	-98.87	
Investment in unconsolidated subsidiaries	8,336	8,333	8,335	8,332	8,329	0.04	0.17	
Intangible and other assets	9,861,266	9,604,127	8,656,146	8,494,536	7,207,352	2.68	57.69	
Total assets	172,291,118	151,432,861	170,003,912	136,828,388	132,212,517	13.77	41.79	
Quarterly average assets	153,900,151	138,093,313	142,434,964	117,896,815	121,720,591	11.45	34.05	
Average loans and leases (YTD)	35,241,604	33,911,463	33,501,072	31,053,752	32,031,541	3.92	2.97	
Memoranda								
Loans held-for-sale	130,774	39,535	0	53,565	0	230.78	21.60	
Loans not held-for-sale	37,275,860	33,717,774	33,759,676	31,356,019	32,490,040	10.55	8.20	
Real estate loans secured by 1–4 family	6,181,070	6,071,163	6,052,268	6,086,381	6,623,703	1.81	-27.63	
Commercial real estate loans	4,905,413	4,220,114	4,539,863	4,011,696	3,825,792	16.24	6.75	
Construction and land development	591,188	515,619	579,193	464,905	471,629	14.66	19.84	
Multifamily	950,586	721,552	906,808	646,455	490,649	31.74	13.93	
Nonfarm nonresidential	3,363,639	2,982,943	3,053,862	2,900,336	2,863,514	12.76	2.94	
Real estate loans secured by farmland	16,688	16,938	16,847	16,912	14,933	-1.48	19.40	
Total investment securities	57,613,190	54,034,530	59,005,881	50,897,903	51,197,684	6.62	44.46	
U.S. Treasury securities	2,657,926	4,274,336	2,889,851	4,687,883	5,287,004	-37.82	-61.46	
US agency securities (excluding mortgage-backed securities)	2,318,754	3,401,842	3,412,597	3,082,826	2,927,851	-31.84	-43.52	
Municipal securities	3,489,880	2,032,952	3,085,741	1,625,375	674,763	71.67	384.24	
Mortgage-backed securities	23,171,420	21,108,405	22,722,684	21,117,045	20,175,964	9.77	67.13	
Asset-backed securities	6,012,883	3,878,814	4,674,482	4,134,829	3,804,099	55.02	151.52	
Other debt securities	19,962,214	19,338,181	22,220,526	16,249,945	18,328,003	3.23	67.73	
Mutual funds and equity securities	113	0	0	0	0			
Available-for-sale securities	36,864,006	39,968,857	42,021,979	38,876,261	36,888,806	-7.77	6.44	
U.S. Treasury securities	2,558,930	4,176,340	2,799,860	4,549,046	5,185,371	-38.73	-62.86	
US agency securities (excluding mortgage-backed securities)	2,318,754	3,401,842	3,412,597	3,082,826	2,927,851	-31.84	-43.52	
Municipal securities	3,488,867	2,025,935	3,083,671	1,615,301	655,907	72.21	442.06	
Mortgage-backed securities	16,538,635	20,976,953	22,575,851	20,995,103	20,099,645	-21.16	19.70	
Asset-backed securities	5,278,089	3,182,603	3,997,532	3,330,480	2,657,680	65.84	120.79	
Other debt securities	6,680,731	6,205,184	6,152,468	5,303,505	5,362,352	7.66	-1.55	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-75,570	-18,408	6,286	-35,254	-86,951			
Available-for-sale securities appreciation (depreciation)	399,332	844,129	866,308	154,014	-153,055	-52.69	221.51	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	36,590,946	31,561,226	35,421,395	34,378,206	31,567,607	15.94	23.52	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	19,057,270	18,116,252	17,728,518	14,114,750	14,507,960	5.19	-20.03
NOW, ATS and transaction accounts	11,479,852	7,868,743	8,005,356	7,207,038	3,862,455	45.89	361.09
Time deposits less brokered deposits < \$250K	217,474	258,092	236,422	275,290	279,607	-15.74	
MMDA and other savings accounts	20,124,897	16,788,812	20,626,420	14,234,483	10,749,554	19.87	52.69
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	50,879,493	43,031,899	46,596,716	35,831,561	29,399,576	18.24	28.28
Time deposits of \$250K or more	660,207	1,247,689	700,635	711,359	409,116	-47.09	
Foreign deposits	94,670,462	77,774,481	96,580,696	72,577,683	74,688,114	21.72	62.71
Federal funds purchased and repos	529,313	536,312	299,980	889,939	2,598,479	-1.31	-12.80
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	5,639,605	7,692,745	4,510,507	6,911,384	8,065,725	-26.69	30.99
Other borrowings w/remaining maturity over 1 year	2,537,036	3,667,309	2,623,415	3,162,194	2,011,322	-30.82	-27.92
Brokered deposits < \$250K	0	0	0	0	0	0	
Noncore funding	104,036,623	90,918,536	104,715,233	84,252,559	87,772,756	14.43	53.32
Trading liabilities	388,799	591,267	1,708,386	1,616,058	462,295	-34.24	-63.99
Subordinated notes and debentures + trust preferred securities	1,443,145	1,478,132	1,467,099	1,425,803	1,389,997	-2.37	-13.55
Other liabilities	3,720,074	4,030,908	3,828,222	2,611,449	2,679,610	-7.71	62.46
Total liabilities	160,468,134	140,050,742	158,315,656	125,737,430	121,704,234	14.58	42.56
Equity Capital							
Perpetual preferred stock (including surplus)	884,860	884,860	884,860	1,273,408	882,010	0.00	127.74
Common stock	408,619	408,619	408,619	408,619	408,619	0.00	0.00
Common surplus	921,109	951,463	963,498	1,012,987	1,068,442	-3.19	-11.46
Retained earnings	12,630,910	11,988,319	12,207,688	11,656,707	10,776,756	5.36	47.45
Accumulated other comprehensive income	194,668	370,452	428,052	-194,613	-453,670	-47.45	
Other equity capital components	-3,217,182	-3,221,594	-3,204,461	-3,066,150	-2,173,874		
Total holding company equity capital	11,822,984	11,382,119	11,688,256	11,090,958	10,508,283	3.87	32.08
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	11,822,984	11,382,119	11,688,256	11,090,958	10,508,283	3.87	32.08
Total liabilities and capital	172,291,118	151,432,861	170,003,912	136,828,388	132,212,517	13.77	41.79
Memoranda							
Non-interest-bearing deposits	42,022,361	28,613,236	43,110,687	26,292,099	22,728,118	46.86	33.55
Interest-bearing deposits	104,187,801	93,440,833	100,767,360	82,828,504	81,768,688	11.50	54.08
Total deposits	146,210,162	122,054,069	143,878,047	109,120,603	104,496,806	19.79	47.56
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	11,688,256	11,090,958	11,090,958	10,508,283	10,216,215		
Accounting restatements	0	-10,069	-10,069	0	-4,481		
Net income	743,241	673,905	1,209,310	1,492,216	1,556,367		
Net sale of new perpetual preferred stock	0	-388,548	-388,548	391,398	0		
Net sale of new common stock	-42,388	-61,524	-49,490	-55,455	21,160		
Sale of treasury stock	153,103	141,561	161,461	207,893	142,844		
Less: Purchase of treasury stock	165,824	297,005	299,772	1,100,169	924,295		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	317,368	320,772	636,807	612,265	485,519		
Change in other comprehensive income	-233,384	565,065	622,665	259,057	-39,321		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-2,652	-11,452	-11,452	0	25,313		
Holding company equity capital, ending balance	11,822,984	11,382,119	11,688,256	11,090,958	10,508,283		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	6.44	36.32	6	6.81	36.22	10	6.24	36.22	9	7.39	37.78	11	7.92	37.19	10
Commercial and industrial loans	2.46	12.25	6	3.35	14.99	9	2.45	13.52	7	2.98	12.02	11	3.39	12.85	12
Loans to individuals	0.20	3.48	15	0.18	3.53	12	0.19	3.40	16	0.23	4.20	14	0.24	4.31	14
Loans to depository institutions and acceptances of other banks	0	0.01	65	0	0.04	28	0	0.03	62	0	0.04	61	0	0.05	67
Agricultural loans.....	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	12.60	4.22	94	11.95	4.66	91	10.98	4.63	89	12.35	5.01	90	13.02	5	94
Net loans and leases.....	21.62	59.81	3	22.15	63.21	6	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7
Debt securities over 1 year.....	24.69	17.61	75	18.85	14.01	77	18.56	15.55	65	20.24	14.60	80	15.99	14.63	62
Mutual funds and equity securities	0	0.06	28	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	46.32	78.32	6	41.01	78.43	6	38.31	78.16	6	43.12	79.65	7	40.48	79.97	7
Interest-bearing bank balances	36.05	9.11	99	31.89	6.78	98	37	7.51	98	30.04	3.06	99	27.96	3.04	98
Federal funds sold and reverse repos	0.55	0.52	79	0.99	0.86	82	0.94	0.82	82	0.52	1.57	76	0.88	1.66	77
Debt securities 1 year or less	8.75	1.53	96	16.83	1.83	98	16.15	1.68	98	16.96	1.91	98	22.74	1.96	99
Trading assets	1.03	0.60	81	0.64	1.09	58	0.60	1.01	63	0.69	1.19	76	0.66	1.33	75
Total earning assets.....	92.69	91.43	63	91.36	90.72	59	92.99	91.05	72	91.33	89.53	69	92.71	89.74	79
Non-interest cash and due from depository institutions.....	0.98	1.01	44	1.60	1.08	87	1.28	1.07	65	1.74	1.14	88	1.50	1.21	72
Other real estate owned.....	0	0.02	12	0	0.03	12	0	0.02	13	0	0.03	18	0.01	0.04	24
All other assets.....	6.34	7.50	39	7.05	8.16	34	5.73	7.82	27	6.93	9.27	24	5.79	8.98	18
Memoranda															
Short-term investments	45.34	12.01	97	49.71	10.58	98	54.08	11.17	98	47.52	7.63	98	51.58	7.80	98
U.S. Treasury securities.....	1.54	1.08	72	2.82	0.92	82	1.70	0.84	79	3.43	1.03	82	4	1.04	88
US agency securities (excluding mortgage-backed securities)	1.35	0.77	76	2.25	0.48	91	2.01	0.63	86	2.25	0.54	90	2.21	0.69	85
Municipal securities	2.03	1.72	61	1.34	1.45	59	1.82	1.69	61	1.19	1.34	61	0.51	1.62	37
Mortgage-backed securities	13.45	12.97	53	13.94	11.11	67	13.37	11.75	58	15.43	11.44	75	15.26	11.13	75
Asset-backed securities	3.49	0.38	93	2.56	0.27	94	2.75	0.32	92	3.02	0.28	95	2.88	0.33	94
Other debt securities	11.59	0.52	99	12.77	0.39	99	13.07	0.42	99	11.88	0.39	99	13.86	0.41	99
Loans held-for-sale.....	0.08	0.42	36	0.03	0.48	21	0	0.52	7	0.04	0.39	25	0	0.30	8
Loans held for investment	21.64	59.85	4	22.27	63.46	6	19.86	61.72	5	22.92	63.50	7	24.57	63.93	7
Real estate loans secured by 1–4 family	3.59	11.69	18	4.01	12.29	17	3.56	11.91	17	4.45	13.29	16	5.01	13.46	19
Revolving	0.24	1.45	18	0.35	1.80	23	0.25	1.66	20	0.43	2.07	26	0.61	2.27	27
Closed-end, secured by first liens	3.32	9.84	18	3.61	9.99	20	3.27	9.81	19	3.95	10.69	20	4.33	10.57	22
Closed-end, secured by junior liens	0.03	0.20	21	0.05	0.26	22	0.04	0.22	23	0.06	0.28	26	0.06	0.31	26
Commercial real estate loans	2.85	22.48	9	2.79	21.90	11	2.67	22.22	10	2.93	22.23	13	2.89	21.58	14
Construction and land development	0.34	3.35	11	0.34	3.32	14	0.34	3.40	13	0.34	3.44	14	0.36	3.51	15
Multifamily.....	0.55	3.31	15	0.48	3.07	14	0.53	3.12	14	0.47	3.01	14	0.37	2.72	14
Nonfarm nonresidential	1.95	14.81	9	1.97	14.50	12	1.80	14.72	11	2.12	14.69	14	2.17	14.44	14
Real estate loans secured by farmland.....	0.01	0.34	28	0.01	0.33	28	0.01	0.33	29	0.01	0.36	30	0.01	0.41	33

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	29.68	59.66	12	30.54	55.37	14	31.43	57.15	13	32.20	57.46	14	32.21	56.49	15
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	29.68	59.66	12	30.54	55.37	14	31.43	57.15	13	32.20	57.46	14	32.21	56.49	15
Real estate loans secured by 1–4 family.....	16.52	19.82	37	17.98	19.50	41	17.93	19.43	43	19.38	20.75	42	20.39	21.10	45
Revolving	1.09	2.42	31	1.58	2.79	35	1.28	2.64	32	1.89	3.15	37	2.49	3.50	41
Closed-end.....	15.43	17.22	42	16.41	16.49	48	16.65	16.59	49	17.49	17.39	53	17.89	17.39	55
Commercial real estate loans	13.11	36.54	12	12.50	32.96	15	13.45	34.63	16	12.77	33.52	16	11.78	32.14	16
Construction and land development.....	1.58	5.50	17	1.53	4.97	19	1.72	5.26	19	1.48	5.09	19	1.45	5.20	20
1–4 family.....	0.16	1.11	25	0.19	0.93	28	0.19	0.93	30	0.25	0.94	33	0.27	1.02	36
Other.....	1.42	4.33	18	1.33	3.90	21	1.53	4.19	20	1.23	4.02	20	1.18	4.05	20
Multifamily.....	2.54	5.34	29	2.14	4.72	30	2.69	4.96	33	2.06	4.69	32	1.51	4.10	27
Nonfarm nonresidential	8.99	24.14	15	8.84	21.76	18	9.05	22.93	18	9.23	22.15	19	8.81	21.40	21
Owner-occupied.....	2.39	8.14	17	2.64	7.38	21	2.69	7.68	20	2.78	7.72	22	2.59	8.03	21
Other.....	6.61	15.71	18	6.19	14.16	20	6.36	14.95	19	6.45	14.34	20	6.22	13.38	23
Real estate loans secured by farmland.....	0.04	0.59	40	0.05	0.52	39	0.05	0.54	38	0.05	0.55	39	0.05	0.63	41
Loans to depository institutions and acceptances of other banks.....	0	0.03	66	0	0.07	28	0	0.06	62	0	0.11	64	0.02	0.12	70
Commercial and industrial loans	11.35	20.98	17	15.04	23.90	20	12.33	22.17	13	13	19.53	28	13.81	20.32	33
Loans to individuals	0.93	6.28	28	0.81	6.11	27	0.97	6.13	29	0.99	7.13	23	0.98	7.36	22
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	58.03	8.03	96	53.61	8.93	96	55.27	9.09	95	53.81	9.85	96	52.99	9.66	94
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	100.33	383.17	9	95.77	392.62	10	96.33	381.27	10	98.62	391.26	11	107.78	379.80	12
Real estate loans secured by 1–4 family.....	55.85	124.52	24	56.40	133.24	23	54.96	125.03	25	59.34	138.18	25	68.22	137.84	25
Revolving	3.69	15.53	23	4.94	19.64	25	3.93	17.42	25	5.78	21.26	27	8.34	23.33	29
Closed-end.....	52.16	107.53	26	51.46	112.01	25	51.03	106.14	25	53.56	115.20	24	59.88	112.79	25
Commercial real estate loans	44.33	238.21	9	39.21	237.30	12	41.22	234.65	11	39.11	229.44	14	39.40	219.72	14
Construction and land development.....	5.34	35.52	12	4.79	35.78	15	5.26	35.62	14	4.53	34.95	15	4.86	35.36	17
1–4 family.....	0.54	7.06	22	0.61	6.74	22	0.58	6.34	21	0.78	6.61	26	0.92	7.04	30
Other.....	4.80	28.07	13	4.18	27.86	16	4.68	28.16	15	3.76	27.32	13	3.94	27.26	17
Multifamily.....	8.59	34.78	18	6.70	33.28	16	8.23	32.74	17	6.30	31.04	15	5.05	27.85	16
Nonfarm nonresidential	30.39	157.17	12	27.71	157.33	13	27.73	155.06	14	28.28	152.10	15	29.49	147.22	15
Owner-occupied.....	8.07	52.65	12	8.29	53.29	15	8.24	52.37	14	8.53	53.07	18	8.66	54.89	18
Other.....	22.33	102.08	12	19.42	101.60	14	19.49	100.54	13	19.75	97.41	15	20.83	91.80	16
Real estate loans secured by farmland.....	0.15	3.59	32	0.16	3.50	29	0.15	3.44	30	0.16	3.60	30	0.15	4.02	34
Loans to depository institutions and acceptances of other banks.....	0	0.18	65	0	0.38	28	0	0.28	62	0.01	0.44	62	0.05	0.54	67
Commercial and industrial loans	38.37	127.07	7	47.17	159.86	11	37.79	139.91	8	39.80	122.02	12	46.22	128.82	13
Loans to individuals	3.16	35.29	21	2.55	38.40	16	2.99	37.47	20	3.03	43.51	16	3.27	42.67	19
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	196.16	46.75	96	168.13	51.14	93	169.44	49.54	95	164.78	52.44	93	177.31	51.79	95
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.41	28.84	11	10.48	26.07	12	11.48	27.32	13	10.58	26.45	14	9.70	24.79	16
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	38.57	187.37	9	32.88	186.18	12	35.18	183.76	11	32.39	178.57	13	32.47	167.93	14
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	46.64	244.59	8	41.16	244.21	11	43.42	240.85	11	40.92	236.10	13	41.13	225.98	13

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	45.34	12.01	97	49.71	10.58	98	54.08	11.17	98	47.52	7.63	98	51.58	7.80	98
Liquid assets	54.16	28.17	91	53.41	24.60	90	56.20	26.22	92	53.44	22.44	92	52.42	22.72	91
Investment securities	33.44	19.64	90	35.68	16.55	96	34.71	17.85	95	37.20	16.99	96	38.72	17.27	96
Net loans and leases	21.62	59.81	3	22.15	63.21	6	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7
Net loans, leases and standby letters of credit	22.61	60.62	3	23.54	64.12	7	20.92	62.48	4	24.65	64.84	7	26.37	65.07	7
Core deposits	29.53	74.75	3	28.42	68.08	7	27.41	70.67	6	26.19	63.09	8	22.24	62.13	7
Noncore funding	60.38	10.89	98	60.04	16.68	98	61.60	14.13	98	61.58	19.36	98	66.39	21.34	98
Time deposits of \$250K or more	0.38	1.81	9	0.82	2.56	17	0.41	2.11	11	0.52	2.94	8	0.31	2.89	6
Foreign deposits	54.95	0.35	99	51.36	0.41	99	56.81	0.36	99	53.04	0.43	99	56.49	0.47	99
Federal funds purchased and repos	0.31	1.20	37	0.35	1.49	37	0.18	1.47	30	0.65	1.94	44	1.97	1.97	66
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.24	0.52	14	-0.64	0.52	11	-0.76	0.54	11	0.13	0.48	40	1.08	0.54	63
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	3.27	0.99	87	5.08	2.06	85	2.65	1.24	79	5.05	3.01	73	6.10	3.67	78
Earning assets that reprice within 1 year	47.42	38.93	71	51.60	39.71	84	51.18	39.38	80	52.61	39.29	85	56.34	40.29	88
Interest-bearing liabilities that reprice within 1 year	1.93	7.04	6	6.68	9.42	35	3.26	8.20	15	9.63	10.19	55	13.12	10.01	73
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	45.49	30.25	85	44.92	28.34	89	47.92	29.11	89	42.98	26.63	89	43.21	27.38	84
Other Liquidity and Funding Ratios															
Net noncore funding dependence	32.47	-1.82	96	25.19	6.94	89	19.62	3.20	87	32.60	14.45	88	36.59	16.62	89
Net short-term noncore funding dependence	-86.24	-8.21	3	-92.04	-2.29	3	-125.56	-4.76	2	-75.05	3.38	2	-75.49	4.66	5
Short-term investment / Short-term noncore funding	839.74	284.81	90	415.31	138.95	92	904.78	184.19	96	313.53	77.77	95	245.41	66.46	92
Liquid assets - short-term noncore funding / Nonliquid assets	106.36	34.02	92	88.93	23.27	91	114.67	28.18	93	82.21	16.97	92	66	16.04	89
Net loans and leases / Total deposits	25.48	74.66	2	27.49	82.84	3	23.33	79.43	2	28.69	90.31	2	30.98	90.08	3
Net loans and leases / Core deposits	73.23	81.17	38	77.96	93.70	22	72.04	88.34	21	87.37	103.93	28	110.13	105	68
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.69	0.84	1	-0.17	1.82	3	0.06	1.57	19	-0.35	0.72	4	-0.91	-0.82	36
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.66	1.94	80	8	4.82	83	8	4.31	85	1.52	1.36	61	-1.59	-1.98	60
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.01		0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	36.01	13.42	82	26.03	12.14	74	28.78	11.38	79	23.62	12.67	72	27.95	16.19	68
Available-for-sale securities	63.99	84.66	17	73.97	85.75	26	71.22	87.23	21	76.38	85.40	28	72.05	81.88	32
U.S. Treasury securities	4.61	5.52	66	7.91	5.43	72	4.90	4.72	71	9.21	6.15	72	10.33	6.99	72
US agency securities (excluding mortgage-backed securities)	4.02	4.50	63	6.30	3.23	77	5.78	4.01	73	6.06	3.49	76	5.72	4.02	72
Municipal securities	6.06	8.87	52	3.76	9.39	43	5.23	9.83	46	3.19	7.75	44	1.32	9.16	30
Mortgage-backed securities	40.22	66.59	12	39.06	67.27	11	38.51	66.64	14	41.49	67.43	16	39.41	65.45	16
Asset-backed securities	10.44	2.05	89	7.18	1.68	86	7.92	1.91	88	8.12	1.66	87	7.43	2.05	86
Other debt securities	34.65	3.17	97	35.79	2.93	96	37.66	3.01	97	31.93	2.94	94	35.80	2.79	97
Mutual funds and equity securities	0	0.32	28	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	26.16	8.69	90	47.16	11.75	95	46.52	10.55	95	45.59	11.86	93	58.72	11.91	93
Debt securities 1 to 5 years	26.10	17.05	75	24.09	18.03	66	21.67	17.03	64	28.25	17.94	74	29.82	19.18	72
Debt securities over 5 years	47.74	72.17	18	28.74	66.01	14	31.82	69.86	11	26.16	66.02	12	11.47	64.73	3
Pledged securities	63.51	33.87	84	58.41	37.40	76	60.03	35.67	78	67.54	30.57	91	61.66	33.30	84
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	3.78	51.37	29	27.04	146.89	20	41.40	183.32	30	-4.65	26.69	31	-8.57	6.77	28
Investment securities	6.62	33.34	24	12.15	14.17	56	15.93	23.62	41	-0.59	11.75	26	9.52	9.42	65
Core deposits	18.24	16.88	65	35.80	25.99	83	30.04	26.88	69	21.88	11.23	81	-18.42	7.29	3
Noncore funding	14.43	-23.76	89	13.85	-2.41	78	24.29	-12.18	88	-4.01	6.59	33	0.84	10.67	31

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	27,885,935	23,997,897	28,938,468	24,406,103	25,022,993
Commit: Secured commercial real estate loans	300,559	320,558	307,017	253,186	308,246
Commit: Unsecured real estate loans	83,760	84,754	77,251	115,835	98,834
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,690,965	2,098,671	1,994,952	2,416,732	2,485,406
Commercial and similar letters of credit	62,108	36,725	54,579	30,822	29,695
Securities lent	175,509,578	143,635,643	157,478,011	138,085,923	128,904,790
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	207,145	374,163	275,850	353,949	716,628
Purchased options contracts (interest rate)	279,370	258,463	225,850	205,949	166,628
Interest rate swaps	14,784,593	15,376,087	14,839,191	13,155,180	12,018,325
Futures and forward foreign exchange	294,925,174	251,060,565	311,346,203	288,251,252	276,460,893
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	5,652,584
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	796,831	658,300	745,406	640,341	483,410

Percent of Total Assets

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	16.19	22.45	28	15.85	21.74	30	17.02	22.01	37	17.84	23.52	34	18.93	24.05	42
Standby letters of credit	0.98	0.67	78	1.39	0.72	83	1.17	0.71	79	1.77	0.84	85	1.88	0.92	85
Commercial and similar letters of credit	0.04	0.02	81	0.02	0.02	76	0.03	0.02	76	0.02	0.02	73	0.02	0.02	66
Securities lent	101.87	0.12	97	94.85	0.17	97	92.63	0.18	97	100.92	0.40	97	97.50	0.62	97
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	180.50	49.75	90	176.80	51.68	89	192.60	48.62	89	221.16	68.47	88	223.50	65.81	89
Interest rate contracts	8.86	35.96	31	10.57	36.85	29	9.02	34.36	27	10.02	47.31	30	9.76	43.84	37
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.12	1.82	26	0.25	2.30	30	0.16	2.18	26	0.26	2.47	39	0.54	2.16	54
Purchased options contracts (interest rate)	0.16	1.33	55	0.17	1.51	58	0.13	1.46	51	0.15	2.65	53	0.13	2.32	55
Interest rate swaps	8.58	20.67	38	10.15	22.27	36	8.73	20.83	36	9.61	28.86	34	9.09	26.74	36
Foreign exchange contracts	171.18	6.16	93	165.79	5.77	93	183.14	6.01	93	210.67	10.12	92	213.38	10.92	92
Futures and forward foreign exchange contracts	171.18	3.93	95	165.79	3.58	95	183.14	3.47	96	210.67	5.23	96	209.10	5.22	96
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	4.28	2.17	91
Equity, commodity, and other derivative contracts	0.46	0.86	78	0.43	1.80	76	0.44	1.86	76	0.47	3.32	74	0.37	4.08	72
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0.46	0.29	84	0.43	0.30	82	0.44	0.32	82	0.47	0.38	81	0.37	0.40	80
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	79.13	42.93	84	70.77	41.55	82	86.38	42.82	86	78.59	45.53	81	78.12	44.93	82

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	310,993,113	267,727,578	327,432,500	302,606,671	295,498,468
Interest rate contracts	15,271,108	16,008,713	15,340,891	13,715,078	12,901,581
Foreign exchange contracts.....	294,925,174	251,060,565	311,346,203	288,251,252	282,113,477
Equity, commodity, and other contracts	796,831	658,300	745,406	640,341	483,410
Derivatives Position					
Futures and forwards	294,925,174	251,060,565	311,346,203	288,251,252	276,460,893
Written options	207,145	374,163	275,850	353,949	716,628
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	207,145	374,163	275,850	353,949	716,628
Purchased options	279,370	258,463	225,850	205,949	166,628
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	279,370	258,463	225,850	205,949	166,628
Swaps	15,581,424	16,034,387	15,584,597	13,795,521	18,154,319
Held for trading.....	299,660,059	254,240,300	311,817,091	292,516,266	283,579,187
Interest rate contracts	10,763,894	10,345,487	10,573,280	8,976,849	7,711,188
Foreign exchange contracts.....	288,896,165	243,894,813	301,243,811	283,539,417	275,867,999
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	11,333,054	13,487,278	15,615,409	10,090,405	11,919,281
Interest rate contracts	4,507,214	5,663,226	4,767,611	4,738,229	5,190,393
Foreign exchange contracts.....	6,029,009	7,165,752	10,102,392	4,711,835	6,245,478
Equity, commodity, and other contracts	796,831	658,300	745,406	640,341	483,410
Derivative contracts (excluding futures and FX 14 days or less)	330,370,479	285,728,570	346,476,329	310,246,871	300,778,233
One year or less	314,851,934	270,463,036	331,080,117	297,311,387	288,046,039
Over 1 year to 5 years	9,151,036	7,628,122	9,207,738	7,291,505	7,702,604
Over 5 years	6,367,509	7,637,412	6,188,474	5,643,979	5,029,590
Gross negative fair value (absolute value)	2,550,853	3,025,844	4,882,821	3,312,922	2,388,421
Gross positive fair value.....	2,816,301	3,329,557	4,558,259	3,387,642	2,563,474
Held for trading.....	2,660,071	3,228,428	4,534,397	3,284,114	2,225,449
Non-traded.....	156,230	101,129	23,862	103,528	338,025
Current credit exposure on risk-based capital derivative contracts	2,055,893	1,642,146	2,918,321	2,186,457	1,340,628
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	14	277	417	128
90+ days past due	0	0	0	16	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	4.91	94.09	1	5.98	95.13	2	4.69	94.10	1	4.53	93.44	1	4.37	92.91	1
Foreign exchange contracts	94.83	3.27	98	93.77	2.75	98	95.09	3.49	98	95.26	3.20	98	95.47	3.39	98
Equity, commodity, and other contracts	0.26	1.17	72	0.25	1.12	70	0.23	1.17	68	0.21	1.64	66	0.16	1.93	65
Futures and forwards	94.83	12.57	97	93.77	12.99	98	95.09	14.05	98	95.26	13.49	98	93.56	12.78	98
Written options	0.07	7.49	16	0.14	8.37	14	0.08	8.18	14	0.12	5.91	16	0.24	6.60	18
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.07	7.20	16	0.14	7.94	16	0.08	7.73	15	0.12	5.10	18	0.24	5.49	22
Purchased options	0.09	3.44	40	0.10	3.38	42	0.07	3.42	39	0.07	4.42	38	0.06	4.19	40
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.09	3.04	43	0.10	2.87	45	0.07	2.86	43	0.07	3.35	41	0.06	3.20	44
Swaps	5.01	71.23	10	5.99	69.92	10	4.76	68.76	9	4.56	69.75	9	6.14	70.34	6
Held for trading	96.36	40.60	83	94.96	43.50	81	95.23	43.53	83	96.67	44.16	82	95.97	46.31	82
Interest rate contracts	3.46	34.42	43	3.86	37.56	38	3.23	36.62	40	2.97	37.24	39	2.61	38.40	39
Foreign exchange contracts	92.89	1.57	98	91.10	1.40	98	92	1.60	98	93.70	1.60	98	93.36	1.85	98
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	3.64	59.40	16	5.04	56.50	18	4.77	56.47	16	3.33	55.84	17	4.03	53.69	17
Interest rate contracts	1.45	56.19	15	2.12	54.31	14	1.46	53.82	14	1.57	52.22	14	1.76	50.60	16
Foreign exchange contracts	1.94	0.38	90	2.68	0.28	92	3.09	0.46	89	1.56	0.34	88	2.11	0.57	89
Equity, commodity, and other contracts	0.26	0.13	86	0.25	0.10	86	0.23	0.10	85	0.21	0.13	84	0.16	0.16	83
Derivative contracts (excluding futures and forex 14 days or less)	106.23	91.87	90	106.72	89.91	92	105.82	91.48	88	102.52	93.86	83	101.79	94.47	83
One year or less	101.24	28.05	97	101.02	30.94	96	101.11	32.05	96	98.25	32.17	91	97.48	32.51	91
Over 1 year to 5 years	2.94	26.03	16	2.85	27.26	17	2.81	27.06	11	2.41	30.45	16	2.61	31.16	11
Over 5 years	2.05	30.08	16	2.85	28.48	15	1.89	29.56	13	1.87	28.09	14	1.70	28.71	15
Gross negative fair value (absolute value)	0.82	1.25	40	1.13	1.76	49	1.49	1.55	57	1.09	0.83	66	0.81	0.72	57
Gross positive fair value	0.91	1.68	20	1.24	2.69	22	1.39	2.23	28	1.12	1.19	53	0.87	0.85	52
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.23	0.05	91	0.29	0.07	89	0.45	0.07	91	0.33	0.06	91	0.25	0.06	91
Gross positive fair value (X)	0.26	0.07	91	0.32	0.11	90	0.42	0.09	92	0.33	0.07	91	0.27	0.06	91
Held for trading (X)	0.24	0.05	91	0.31	0.08	90	0.42	0.07	92	0.32	0.06	91	0.23	0.05	90
Non-traded (X)	0.01	0.01	70	0.01	0.02	51	0	0.02	28	0.01	0.01	72	0.04	0.01	94
Current credit exposure (X)	0.19	0.05	91	0.16	0.08	81	0.27	0.06	92	0.22	0.05	90	0.14	0.04	88
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	91	0	0	96	0	0	96	0	0	96
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	97	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.46	0.63	91	2.27	1.03	83	3.76	0.85	92	3.12	0.73	89	1.98	0.53	88

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018		
Change: Allowance for Loan and Lease Losses excluding ATTR											
Beginning balance		190,680		104,525		104,525		112,581		131,239	
Gross losses		467		2,181		9,644		6,491		10,136	
Write-downs, transfers to loans held-for-sale		0		0		0		0		0	
Recoveries		4,618		4,093		6,502		7,229		9,057	
Net losses		-4,151		-1,912		3,142		-738		1,079	
Provision for loan and lease losses		-45,912		106,151		91,713		-8,771		-17,544	
Adjustments		-3		-2,410		-2,416		-23		-35	
Ending balance		148,916		210,178		190,680		104,525		112,581	
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0	
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios											
Provision for loan and lease losses / Average assets	-0.06	-0.14	62	0.16	0.85	9	0.07	0.51	5	-0.01	0.15
Provision for loan and lease losses / Average loans and leases	-0.26	-0.25	39	0.63	1.37	21	0.27	0.82	10	-0.03	0.24
Provision for loan and lease losses / Net loan and lease losses	1,106.05	77.32	88	-5,551.83	792.43	2	2,918.94	487.86	96	1,188.48	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.40	1.39	3	0.62	1.51	9	0.56	1.58	6	0.33	0.83
Allowance for loan and lease losses / Total loans and leases	0.40	1.37	3	0.62	1.48	9	0.56	1.55	6	0.33	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	15.27			11.83		60.69	11.58	93		8.03	104.34
Allowance for loan and lease losses / Nonaccrual assets	139.76	318.67	19	213.44	321.01	36	144.77	299.17	20	124.99	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	127.26	260.68	21	188.90	244.42	39	135.61	244.34	27	114.84	151.73
Gross loan and lease losses / Average loans and leases	0	0.22	0	0.01	0.35	3	0.03	0.34	6	0.02	0.28
Recoveries / Average loans and leases	0.03	0.08	25	0.02	0.07	25	0.02	0.07	17	0.02	0.08
Net losses / Average loans and leases	-0.02	0.13	7	-0.01	0.28	2	0.01	0.27	6	0	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0
Recoveries / Prior year-end losses	47.88	16.12	92	63.06	15.46	97	100.17	33.98	96	71.32	36.22
Earnings coverage of net loan and lease losses (X)	-225.61	4.52	7	-507.55	21.56	2	547.21	22.91	96	-2,622.41	24.40
Net Loan and Lease Losses By Type											
Real estate loans	-0.05	0.03	8	-0.01	0.03	14	0.04	0.04	59	-0.03	0.01
Real estate loans secured by 1-4 family	-0.09	-0.01	6	0	0.01	40	-0.02	0.01	22	-0.04	0.01
Revolving	0.09	-0.05	86	0.56	0.01	95	0.33	0.01	93	-0.43	0.02
Closed-end	-0.10	-0.01	5	-0.06	0.01	11	-0.05	0	9	0	0.01
Commercial real estate loans	0	0.05	38	-0.02	0.03	4	0.13	0.07	79	-0.01	0.01
Construction and land development	0	0	64	-0.18	0	3	-0.08	0	7	-0.10	-0.01
1-4 family	0	0	57	0	0	59	0	0	59	0	0
Other	0	-0.01	63	-0.18	0	1	-0.08	0	4	-0.10	-0.01
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0.17
Nonfarm nonresidential	0	0.07	35	0	0.05	26	0.20	0.11	79	0	0.02
Owner-occupied	0	0.01	46	0	0.02	36	0.20	0.02	96	0	0.01
Other	0	0.06	37	0	0.03	38	0	0.08	24	0	0.01
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	-0.50	0.01
Commercial and industrial loans	-0.02	0.20	16	-0.05	0.46	2	-0.04	0.47	1	0.06	0.37
Loans to individuals	0.78				1.41		0.09	1.13	6	1.17	0.46
Credit card loans	2.18				3.43			2.92		3.11	2.92
Agricultural loans	0.03				0.15			0.19		0.08	0.15
Loans to foreign governments and institutions	0				0			0		0	0
Other loans and leases	0	0.08	22	0	0.13	39	0	0.15	36	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		183,097		48,730		98,464		87,987		151,399
90+ days past due loans and leases		10,461		12,792		8,893		7,384		16,377
Nonaccrual loans and leases		106,553		98,473		131,712		83,630		109,287
Total past due and nonaccrual loans and leases		300,111		159,995		239,069		179,001		277,063
Restructured 30–89 days past due		81		2		5,782		227		1,868
Restructured 90+ days past due		0		291		0		0		1,994
Restructured nonaccrual		77,507		58,632		38,861		54,872		64,588
Total restructured loans and leases		77,588		58,925		44,643		55,099		68,450
30–89 days past due loans held for sale		274		0		0		0		0
90+ days past due loans held for sale		162		0		0		0		0
Nonaccrual loans held for sale		8,068		0		0		0		0
Total past due and nonaccrual loans held for sale		8,504		0		0		0		0
Restructured loans and leases in compliance		27,249		24,310		23,510		27,562		31,290
Other real estate owned		160		942		660		3,138		8,436
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.49	0.27	84	0.14	0.36	22	0.29	0.39	45	0.28
90+ days past due loans and leases	0.03	0.10	50	0.04	0.13	49	0.03	0.12	44	0.02
Nonaccrual loans and leases	0.28	0.58	21	0.29	0.61	20	0.39	0.66	27	0.27
90+ days past due and nonaccrual loans and leases	0.31	0.73	18	0.33	0.80	14	0.42	0.85	20	0.29
30–89 days past due restructured	0	0.01	40	0	0.01	32	0.02	0.01	75	0
90+ days past due restructured	0	0	30	0	0.01	66	0	0.01	29	0
Nonaccrual restructured	0.21	0.12	76	0.17	0.13	67	0.12	0.13	54	0.17
30–89 days past due loans held for sale	0	0	83	0	0	41	0	0	38	0
90+ days past due loans held for sale	0	0	85	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0.02	0	85	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.49	0.27	84	0.14	0.37	22	0.29	0.40	45	0.28
90+ days past due assets	0.03	0.10	50	0.04	0.13	48	0.03	0.12	44	0.02
Nonaccrual assets	0.28	0.59	21	0.29	0.62	20	0.39	0.67	27	0.27
30+ days past due and nonaccrual assets	0.80	1.04	45	0.47	1.21	10	0.71	1.29	26	0.57
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.07	0.43	5	0.07	0.49	5	0.08	0.52	4	0.07
90+ days past due and nonaccrual assets + other real estate owned	0.07	0.46	5	0.07	0.52	3	0.08	0.55	3	0.07
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.08	0.52	3	0.08	0.56	4	0.10	0.60	5	0.08
Allowance for loan and lease losses	90.01	67.93	76	59.01	65.48	51	84.78	66.66	75	109.60
Equity capital + allowance for loan and lease losses	1.12	4.43	8	1.07	4.83	7	1.36	4.97	9	1.02
Tier 1 capital + allowance for loan and lease losses	1.21	5.28	7	1.15	5.98	7	1.47	6.05	8	1.12
Loans and leases + other real estate owned	0.36	0.88	15	0.37	0.92	14	0.48	0.97	19	0.36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.14	0.24	41	0.05	0.39	12	0.34	0.39	54	0.32	0.38	50	0.52	0.42	70
	90+ days past due	0.08	0.12	71	0.06	0.15	59	0.01	0.16	43	0.06	0.16	56	0.14	0.22	66
	Nonaccrual.....	0.87	0.65	73	0.69	0.63	62	1.07	0.76	77	0.75	0.46	79	0.98	0.57	81
Commercial and industrial	30–89 days past due.....	0.27	0.17	76	0.22	0.23	60	0.16	0.23	49	0.31	0.31	62	0.29	0.30	58
	90+ days past due	0	0.02	16	0.01	0.03	56	0	0.03	35	0.01	0.05	44	0.03	0.05	61
	Nonaccrual.....	0.23	0.64	24	0.54	0.75	43	0.36	0.75	29	0.17	0.83	17	0.15	0.76	13
Individuals	30–89 days past due.....	1.67	0.55	93	1.03	0.58	80	1.60	0.83	84	0.09	0.83	15	1.62	0.84	84
	90+ days past due	0.05	0.07	61	0.56	0.13	90	0	0.14	19	0.06	0.17	50	0	0.16	15
	Nonaccrual.....	0	0.18	11	0	0.22	20	0	0.28	18	0	0.17	23	0	0.23	17
Depository institution loans	30–89 days past due.....	0	0	45		0.03		0	0	46	0	0	47	0	0	47
	90+ days past due	0	0	48		0		0	0	46	0	0	49	0	0	47
	Nonaccrual.....	0	0	48		0		0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due.....		0.16			0.31			0.17			0.24			0.17	
	90+ days past due		0			0.03			0			0			0	
	Nonaccrual.....		0.69			0.80			0.49			0.67			0.75	
Foreign governments	30–89 days past due.....		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.69	0.11	92	0.16	0.14	68	0.27	0.18	73	0.25	0.20	66	0.46	0.17	84
	90+ days past due	0.01	0.01	80	0.03	0.01	84	0.04	0.01	88	0	0.01	65	0	0.01	31
	Nonaccrual.....	0	0.13	22	0	0.15	16	0.02	0.15	44	0	0.13	33	0	0.14	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.03	0.35	6	0.08	0.60	10	0.44	0.65	41	0.43	0.67	36	0.50	0.71	44
	90+ days past due	0	0.27	40	0.02	0.29	49	0.02	0.33	44	0.02	0.31	42	0.13	0.46	60
	Nonaccrual	0.82	0.82	63	1.06	0.84	70	1.03	0.89	66	1.18	0.73	82	1.44	0.86	80
Revolving	30–89 days past due	0.12	0.29	27	0.01	0.40	12	1.52	0.48	91	0.40	0.45	47	0.84	0.50	80
	90+ days past due	0.01	0.02	73	0.05	0.03	79	0	0.03	68	0.18	0.05	87	0.10	0.05	75
	Nonaccrual	1.73	1.05	79	2.35	1.27	83	2.53	1.13	85	2.56	1	83	1.31	1.17	74
Closed-end	30–89 days past due	0.03	0.36	10	0.09	0.61	12	0.35	0.65	29	0.44	0.70	38	0.46	0.75	36
	90+ days past due	0	0.29	41	0.02	0.33	46	0.02	0.38	46	0	0.35	34	0.14	0.53	59
	Nonaccrual	0.75	0.77	58	0.93	0.81	66	0.91	0.87	60	1.03	0.70	79	1.46	0.84	80
Junior lien	30–89 days past due	0	0.01	11	0	0.02	26	0	0.02	28	0.01	0.02	25	0	0.03	22
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.05	0.04	67	0.07	0.05	63	0.06	0.04	68	0.08	0.04	76	0.15	0.06	81
Commercial real estate	30–89 days past due	0.28	0.14	78	0.02	0.23	17	0.21	0.26	58	0.15	0.18	52	0.55	0.17	93
	90+ days past due	0.17	0.01	96	0.11	0.02	90	0	0.02	23	0.14	0.03	88	0.17	0.03	89
	Nonaccrual	0.94	0.52	81	0.17	0.43	25	1.13	0.62	80	0.11	0.23	30	0.18	0.28	43
Construction and development	30–89 days past due	0.04	0.12	56	0.15	0.24	57	0.19	0.28	58	0.87	0.28	86	0	0.21	10
	90+ days past due	1.42	0.01	99	0	0.01	34	0	0.01	35	0	0.02	33	0.32	0.02	98
	Nonaccrual	0	0.36	14	0.50	0.25	80	0	0.41	11	0.50	0.20	85	0.62	0.19	86
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.04	0.07	67	0.15	0.17	69	0.19	0.22	66	0.87	0.20	89	0	0.13	14
	90+ days past due	1.42	0	99	0	0	38	0	0	40	0	0.01	35	0.32	0.02	98
	Nonaccrual	0	0.29	15	0.50	0.18	85	0	0.35	12	0.50	0.17	87	0.62	0.15	90
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	39	0	0.10	18
	90+ days past due	0	0	44	0.64	0	99	0	0	45	0.73	0	99	0.99	0.01	99
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.40	0.14	85	0	0.20	6	0.28	0.23	66	0.07	0.14	34	0.74	0.17	97
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0.02	0.03	66	0	0.03	21
	Nonaccrual	1.37	0.66	85	0.15	0.55	14	1.68	0.80	87	0.07	0.28	18	0.14	0.30	30
Owner Occupied	30–89 days past due	0.05	0.04	67	0	0.07	8	0.22	0.07	89	0.05	0.07	48	0.01	0.09	15
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0.02	0.01	77	0	0.01	25
	Nonaccrual	0.29	0.25	64	0.15	0.24	39	0.37	0.27	64	0.02	0.16	19	0.01	0.17	14
Other	30–89 days past due	0.35	0.09	87	0	0.11	9	0.06	0.14	52	0.03	0.07	41	0.73	0.07	98
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	1.08	0.40	89	0	0.24	6	1.32	0.44	90	0.04	0.10	40	0.14	0.13	67
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-1,887,454	-1,861,512	-1,832,344	-1,644,544	-696,813										
Retained earnings	12,630,910	11,988,319	12,207,688	11,656,707	10,776,756										
Accumulated other comprehensive income (AOCI)	194,668	370,452	428,052	-194,613	-453,670										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	10,938,124	10,497,259	10,803,396	9,817,550	9,626,273										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	764,151	761,059	775,663	776,127	767,558										
Accumulated other comprehensive income-related adjustments	0	0	0	0	0										
Other deductions from common equity tier 1 capital	117,550	44,069	65,493	142,702	128,922										
Subtotal:	10,056,423	9,692,131	9,962,240	8,898,721	8,729,793										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	10,056,423	9,692,131	9,962,240	8,898,721	8,729,793										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	884,860	884,860	884,860	1,273,408	882,010										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	884,860	884,860	884,860	1,273,408	882,010										
Less: Additional tier 1 capital deductions	23,643	23,189	24,899	20,118	15,122										
Additional tier 1 capital	861,217	861,671	859,961	1,253,290	866,888										
Tier 1 Capital	10,917,640	10,553,802	10,822,201	10,152,011	9,596,681										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	949,705	1,099,558	949,676	1,099,522	1,099,453										
Non-qualifying capital instruments	26,949	53,880	53,889	80,807	107,707										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	207,039	266,951	259,891	124,406	138,191										
Exited advanced approach eligible credit reserves	0	0	0	0	0										
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	1,183,693	1,420,389	1,263,456	1,304,735	1,345,351										
Exited advanced approach tier 2 capital before deductions	976,654	1,153,438	1,003,565	1,180,329	1,207,160										
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,183,693	1,420,389	1,263,456	1,304,735	1,345,351										
Exited advanced approach tier 2 capital	976,654	1,153,438	1,003,565	1,180,329	1,207,160										
Total capital	12,101,333	11,974,191	12,085,657	11,456,746	10,942,032										
Exited advanced approach total capital	11,894,294	11,707,240	11,825,766	11,332,340	10,803,841										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	153,900,151	138,093,313	142,434,964	117,896,815	121,720,591										
Less: Deductions from common equity tier 1 capital	905,344	828,317	866,055	938,947	911,601										
Less: Other deductions	-445,238	-757,147	-888,649	-207,854	406,374										
Total assets for leverage ratio	153,440,045	138,022,143	142,457,558	117,165,722	120,402,616										
Total risk-weighted assets	83,616,365	72,436,713	77,662,477	70,088,259	67,837,126										
Exited advanced approach total RWA	76,847,909	69,496,568	74,460,356	67,526,905	63,914,840										
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.03	12.66	47	13.38	11.98	81	12.83	12.35	62	12.70	12.11	70	12.87	12.09	71
Common equity tier 1 capital, column B	13.09	0.29	96	13.95	0.28	98	13.38	0.30	97	13.18	0.29	96	13.66	0.52	98
Tier 1 capital, column A	13.06	13.44	53	14.57	12.72	80	13.93	13.08	74	14.48	12.78	77	14.15	12.85	78
Tier 1 capital, column B	14.21	0.33	94	15.19	0.32	96	14.53	0.34	94	15.03	0.34	96	15.01	0.60	97
Total capital, column A	14.47	15.42	38	16.53	14.77	82	15.56	15.23	63	16.35	14.36	81	16.13	14.45	78
Total capital, column B	15.48	0.37	93	16.85	0.38	98	15.88	0.39	93	16.78	0.38	97	16.90	0.67	97
Tier 1 leverage	7.12	9.11	5	7.65	9.03	12	7.60	9.13	9	8.66	9.76	18	7.97	9.71	8
Supplementary leverage ratio, advanced approaches HCs	8.21	6.95	87	9.01	8.42	63	8.55	8.72	52	7.61	7.41	66	7.04	7.31	50

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		1,597,534			1,549,313			1,573,478			1,523,621			0		3.11	

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue	3.14			3.04			2.84			7.32			4.86					
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.44	11.54	60	14.39	11.35	60	14.29	11.03	62	14.86	11.51	65	0	0	10.22	5		
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	119,728			104,009			112,312			98,871			88,449					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.07	0.47	82	0.07	0.73	82	0.07	0.75	79	0.07	1.39	76	0.07	1.79	75			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Foreign Activities															
Total foreign loans and leases	1,917,598		1,325,763		1,275,821		1,452,007		2,155,415						
Real estate loans.....	95		150		131		195		252						
Commercial and industrial loans	227,190		177,257		126,789		183,344		118,470						
Loans to depository institutions and other banks acceptances	4		0		27		1,266		5,019						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	180		586		261		841		845						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	1,690,129		1,147,770		1,148,613		1,266,361		2,030,829						
Lease financing receivables.....	0		0		0		0		0						
Debt securities	18,003,534		17,496,118		20,358,191		14,721,983		17,103,832						
Interest-bearing bank balances	37,611,468		25,767,605		30,436,259		25,722,630		19,504,815						
Total selected foreign assets	57,532,600		44,589,486		52,070,271		41,896,620		38,764,062						
Total foreign deposits	94,670,462		77,774,481		96,580,696		72,577,683		74,688,114						
Interest-bearing deposits	71,705,371		67,277,497		71,198,527		60,400,334		66,467,956						
Non-interest-bearing deposits.....	22,965,091		10,496,984		25,382,169		12,177,349		8,220,158						
Analysis Ratios															
Yield: Foreign loans	1.77	0.64	81	1.73	0.93	73	1.59	0.87	74	3.06	1.25	77	3.04	1.17	77
Cost: Interest-bearing deposits.....	-0.11	0.12	11	0.04	0.59	14	-0.03	0.42	7	0.57	1.19	13	0.50	0.97	31
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03				27.29
Commercial and industrial loans		1.03			0.59			0.64			0.29				1.53
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	44.64	-1.19	88	12.22	10.27	67	-12.13	-2.40	30	-32.63	22.48	5	79.65	7.24	91
Total selected assets.....	29.03	3.19	80	14.21	5.10	66	24.28	2.04	77	8.08	12.40	65	-13.54	3.24	21
Deposits	21.72	9.07	75	14.49	10.22	63	33.07	3.46	90	-2.83	10.36	26	-1.14	5	48

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	260,301	359,820	946,479	2,139,241	1,292,753	-27.66	55.02	
Dividends	250,000	325,000	900,000	2,024,132	1,200,868	-23.08	66.67	
Interest	10,301	34,820	46,479	115,109	91,885	-70.42	-42.48	
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	33	105	160	662	0	-68.57	-85.90	
Dividends	33	105	160	662	0	-68.57		
Interest	0	0	0	0	0	0	-100.00	
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0	0		
Dividends	0	0	0	0	0	0		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Total income from subsidiaries	260,334	359,925	946,639	2,139,903	1,292,753	-27.67	54.83	
Securities gains (losses)	0	0	0	0	0	0		
Other operating income	15,027	6,127	19,447	16,151	-8,701	145.26	392.85	
Total operating income	275,361	366,052	966,086	2,156,054	1,284,052	-24.78	60.85	
Operating Expenses								
Personnel expenses	4,412	393	665	820	773	1022.65		
Interest expense	63,305	65,296	134,611	117,732	54,471	-3.05	170.27	
Other expenses	-3,022	-1,797	-4,832	31,675	59,011			
Provision for loan and lease losses	0	0	0	0	0	0		
Total operating expenses	64,695	63,892	130,444	150,227	114,255	1.26	76.18	
Income (loss) before taxes	210,665	299,245	835,175	2,009,588	1,169,797	-29.60	56.66	
Applicable income taxes (credit)	-17,424	-15,625	-28,167	-24,280	-24,599			
Extraordinary items								
Income before undistributed income of subsidiaries	228,089	314,870	863,342	2,033,868	1,194,396	-27.56	61.10	
Equity in undistributed income of subsidiaries	515,152	359,035	345,968	-541,652	361,971	43.48	42.74	
Bank subsidiaries	506,633	348,287	326,041	-559,940	336,656	45.46	46.65	
Nonbank subsidiaries	8,519	10,748	19,927	18,288	25,315	-20.74	-44.81	
Subsidiary holding companies	0	0	0	0	0	0		
Net income (loss)	743,241	673,905	1,209,310	1,492,216	1,556,367	10.29	47.91	
Memoranda								
Bank net income	756,633	673,287	1,226,041	1,464,192	1,537,524	12.38	52.71	
Nonbank net income	8,552	10,853	20,087	18,950	25,315	-21.20	-44.59	
Subsidiary holding companies' net income	0	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		14,549,028	85.98	13,387,109	78.66	13,745,347	80.57	12,004,861	12,779,688	8.68	34.41
Common and preferred stock		11,062,038	65.37	10,744,957	63.14	10,799,946	63.31	9,349,756	9,583,567	2.95	31.67
Excess cost over fair value		55,436	0.33	51,272	0.30	51,272	0.30	51,272	38,810	8.12	42.84
Loans, advances, notes, and bonds		3,210,000	18.97	2,410,000	14.16	2,670,000	15.65	2,370,000	2,910,000	33.20	42.04
Other receivables		221,554	1.31	180,880	1.06	224,129	1.31	233,833	247,311	22.49	77.54
Investment in nonbank subsidiaries		181,313	1.07	173,769	1.02	172,774	1.01	163,007	182,941	4.34	-4.70
Common and preferred stock		181,313	1.07	173,769	1.02	172,774	1.01	163,007	174,558	4.34	9.42
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		-100.00
Other receivables		0	0	0	0	0	0	0	8,383		-100.00
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		113	0	54,915	0.32	113	0	112,089	0	-99.79	-88.08
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		1,748,911	10.34	3,025,179	17.78	2,515,960	14.75	2,559,133	866,834	-42.19	244.48
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		4	0	4	0	4	0	4	4	0.00	0.00
Intangible assets		13,001	0.08	0	0	0	0	0	0		
Other assets		428,826	2.53	377,383	2.22	625,369	3.67	1,047,531	518,464	13.63	-38.11
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		16,921,196	100.00	17,018,359	100.00	17,059,567	100.00	15,886,625	14,347,931	-0.57	38.51
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		498,994	2.95	499,774	2.94	498,994	2.93	499,774	0	-0.16	
Borrowings with maturity over 1 year		2,493,357	14.74	2,991,155	17.58	2,492,675	14.61	1,996,149	2,011,322	-16.64	66.63
Subordinated notes and debentures		1,098,669	6.49	1,098,403	6.45	1,098,536	6.44	1,098,271	1,098,018	0.02	46.83
Other liabilities		549,363	3.25	472,535	2.78	744,791	4.37	776,333	436,527	16.26	-13.57
Balance due to subsidiaries and related institutions		457,829	2.71	574,373	3.38	536,315	3.14	425,140	293,781	-20.29	19.02
Total liabilities		5,098,212	30.13	5,636,240	33.12	5,371,311	31.49	4,795,667	3,839,648	-9.55	56.15
Equity Capital		11,822,984	69.87	11,382,119	66.88	11,688,256	68.51	11,090,958	10,508,283	3.87	32.08
Perpetual preferred stock (income surplus)		884,860	5.23	884,860	5.20	884,860	5.19	1,273,408	882,010	0.00	127.74
Common stock		408,619	2.41	408,619	2.40	408,619	2.40	408,619	408,619	0.00	0.00
Common surplus		921,109	5.44	951,463	5.59	963,498	5.65	1,012,987	1,068,442	-3.19	-11.46
Retained earnings		12,630,910	74.65	11,988,319	70.44	12,207,688	71.56	11,656,707	10,776,756	5.36	47.45
Accumulated other comprehensive income		194,668	1.15	370,452	2.18	428,052	2.51	-194,613	-453,670	-47.45	
Other equity capital components		-3,217,182	-19.01	-3,221,594	-18.93	-3,204,461	-18.78	-3,066,150	-2,173,874		
Total liabilities and equity capital		16,921,196	100.00	17,018,359	100.00	17,059,567	100.00	15,886,625	14,347,931	-0.57	38.51
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		277,828	1.64	277,735	1.63	277,782	1.63	277,689	277,596	0.03	0.17
Notes payable to subsidiaries that issued TPS		269,492	1.59	269,402	1.58	269,447	1.58	269,357	269,267	0.03	0.17
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
	12.88	12.64	57	12.35	4.33	94	10.81	7.29	79	14.02	9.68	89	15.22	10.40	89	
Profitability																
Net income / Average equity capital	13.93	12.37	65	13.31	4.55	92	11.76	7.45	82	15.03	10.51	87	16.19	11.19	87	
Bank net income / Average equity investment in banks	9.68	13.40	54	12.91	7.01	75	11.88	9.75	66	12.02	7.89	69	14.60	7.10	77	
Nonbank net income / Average equity investment in nonbanks	11.92			5.62			7.01				8.55			8.78		
Subsidiary HCs net income / Average equity investment in sub HCs	101.80	96.24	52	99.91	91.35	29	101.38	88.16	41	98.12	82.22	30	98.79	82.56	32	
Bank net income / Parent net income	1.15	3.10	56	1.61	6.35	60	1.66	3.59	58	1.27	5.93	59	1.63	3.78	64	
Nonbank net income / Parent net income		67.52		71.95			68.34			74				72.48		
Leverage																
Total liabilities / Equity capital	43.12	16.87	87	49.52	20.37	85	45.95	20.06	85	43.24	20.43	82	36.54	20.88	78	
Total debt / Equity capital	34.60	11.60	87	40.32	14.50	85	34.99	14.41	82	32.41	14.31	78	29.59	14.69	78	
Total debt + notes payable to subs that issued TPS / Equity capital	36.88	13.82	87	42.69	16.78	85	37.30	16.67	84	34.84	16.36	80	32.15	17.10	79	
Total debt + Loans guaranteed for affiliate / Equity capital	34.60	11.69	87	40.32	14.81	85	34.99	14.68	82	32.41	14.56	78	29.59	15.14	78	
Total debt / Equity capital – excess over fair value	34.77	11.71	87	40.50	14.64	85	35.15	14.52	82	32.56	14.51	78	29.70	14.81	78	
Long-term debt / Equity capital	30.38	11.05	87	35.93	13.39	82	30.72	13.56	82	27.90	13.04	77	29.59	13.37	79	
Short-term debt / Equity capital	4.22	0.48	90	4.39	0.98	85	4.27	0.77	87	4.51	1.02	84	0	1.14	37	
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39	
Excess cost over fair value / Equity capital	0.47	0.09	90	0.45	0.09	89	0.44	0.08	89	0.46	0.12	88	0.37	0.12	86	
Long-term debt / Consolidated long-term debt	90.25	39.10	89	79.48	29.33	92	87.79	34.67	92	67.45	28.44	83	91.42	28.63	94	
Double Leverage																
Equity investment in subs / Equity capital	95.57	103.07	12	96.38	103.11	13	94.32	102.81	10	86.23	103.22	3	93.23	103.10	10	
Total investment in subs / Equity capital	124.59	108.26	86	119.14	110.49	82	119.08	110.16	83	109.71	111.07	65	123.36	112.48	80	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.35	0.25	13	-0.31	0.67	19	-0.55	0.47	14	-1.02	0.36	5	-0.46	0.35	11	
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.22				1.22	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	76.84	138.64	23	99.42	143.95	33	129.79	136.59	53	286.22	177.68	83	218.51	162.34	77	
Cash from ops + noncash items + op expense / Op expense + dividend	72.60	130.64	25	281.41	154.33	84	223.11	147.24	83	281.11	190.27	80	228.59	174.91	76	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-103.09	103.17	5	222.24	148.07	76	96.72	134.08	26	333.28	116.34	97	76.38	103.19	25	
Pretax operating income + interest expense / Interest expense	432.78	1,479.01	29	558.29	2,733.67	34	720.44	2,016.32	39	1,806.92	1,968.54	62	2,247.56	2,898.75	76	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	427	1,667.11	28	537.83	1,374.36	31	700.98	1,539.23	41	1,691.70	1,632.83	64	1,979.25	1,369.37	72	
Dividends + interest from subsidiaries / Interest expense + dividends	68.39	153.06	22	93.23	169.52	27	122.71	150.43	46	293.14	210.80	77	239.40	188.90	73	
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33	
Net income / Current part of long-term debt + preferred dividends (X)	35.56	41.77	71	28.29	27.95	75	27.04	35.64	64	32.16	57.11	66	33.54	33.93	71	
Other Ratios																
Net assets that reprice within 1 year / Total assets	6.81	3.64	76	14.22	3.69	88	11.34	3.85	85	12.29	2.64	89	8.93	2.61	84	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.21			0.05			0.10			0.04			0.24		
Nonaccrual		0.96			0.97			1.03			0.54			6.54		
Total		1.17			1.02			1.13			0.58			6.78		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.27	1.79	62	0.30	2.90	62	0.27	2.66	61	0.33	5.62	58	0.19	5.50	49	
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.07	81	0	0.07	77	0	0.08	77	0.01	0.19	73	0.07	0.21	84	

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	139.14	78.46	87	101.87	73.92	76	73.76	81.10	53	30.10	57.84	26	40.65	57.26	32
Dividends declared / Net income	42.70	25.30	88	47.60	60.26	42	52.66	42.29	66	41.03	33.08	65	31.20	27.33	55
Net income – dividends / Average equity.....	7.38	9.64	36	6.47	1.15	84	5.12	4.14	64	8.26	6.46	74	10.47	7.33	85
Percent of Dividends Paid															
Dividends from bank subsidiaries	78.77	139.49	30	101.32	166.94	38	141.33	132.17	57	330.60	178.13	83	247.34	157.73	73
Dividends from nonbank subsidiaries	0.01	3.97	55	0.03	3.69	55	0.03	3.41	48	0.11	7.53	41	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	78.78	193.08	20	101.35	205.70	28	141.36	174.85	47	330.71	260.40	75	247.34	215.26	67
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	33.04	36.56	44	48.27	82.59	32	73.41	60.28	64	138.24	66.55	94	78.10	60.71	71
Interest income from bank subsidiaries.....	1.36	0.11	94	5.17	0.58	92	3.79	0.36	93	7.86	0.54	96	5.98	0.52	95
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	34.40	38.35	47	53.44	98.26	32	77.20	62.88	66	146.10	69.36	93	84.08	63.43	68
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0.39	54.17	37	0.97	52.25	41	0.80	56.39	32	3.49	82.95	25	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	0.39	76.16	15	0.97	78.35	25	0.80	79.84	17	3.49	150.41	12	0	99.33	7
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	90.79	67.82	46	88.79	66.84	42	93.16	69.76	51	93.88	67.32	54	93.52	65.18	56
Interest income from bank subsidiaries.....	3.74	0.39	92	9.51	1.06	92	4.81	0.63	92	5.34	0.80	91	7.16	0.92	92
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	94.53	81.78	41	98.30	81.90	46	97.97	82.20	52	99.22	78.80	65	100.68	74.20	97
Dividends from nonbank subsidiaries	0.01	2.67	54	0.03	2.05	59	0.02	1.95	48	0.03	2.65	40	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.01	6.48	36	0.03	6.25	44	0.02	4.70	35	0.03	7.29	26	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	55.68	135.34	46	55.57	237.31	52	55.67	135.13	51	55.56	83.37	62		87.87	
Loans and advances from subsidiaries / Total debt	6.79	28.31	38	6.05	33.86	40	6.79	27.08	40	7.73	28.33	41	8.93	26.53	45